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CHEAPER MONEY TO CUSTOMERS OF COMMERCIAL BANK

President Jno. M. Kinard Announces in Interview With Herald and News That He Will Lend at 7 Per Cent.

For a banker to come out openly and voluntarily and make the bold statement that his bank has decided to lend

of getting a little lower rate of interest.

We stepped into Mr. Kinard's private office the other at the Commercial bank, and casually asked him what he thought of the prospects for the new year, and the outlook for the future.

In reply to our inquiry Mr. Kinard readily began to talk in an interesting manner, and we are satisfied that some

MAYBRING QUICK BREAK WITH TEUTONIC POWERS

AUSTRIA'S REPLY IS NOT LIKELY TO SATISFY.

Unofficial Advices in Washington Conform to Foreign Intimations of Trouble—Expect Rupture.

Washington, Dec. 28.—Unofficial advices received here today conformed with intimations from abroad that Austria's forthcoming reply to the Ancona note will fail to meet the demands of the United States and Teutonic diplomatic circles were authoritatively represented as being prepared for a break in diplomatic relations between the two countries.

Various developments, it was agreed, might avoid such an eventuality, but none of the counterproposals which it has been intimated the Vienna foreign office might advance have been regarded so far as coming within the state department's renewal of demands regarding the Ancona.

Now that the situation, after being dormant nearly two weeks, is again beginning to take on the aspects of a crisis, the status of the negotiations of the United States over submarine warfare against merchantmen, not with Austria alone, but with the Teutonic powers as allies, is commanding attention. Although Germany has given the United States assurances that she will conform to the principle of visits and search before attack, the practices against which the United States so vigorously contended are being carried on now by her ally, Austria, and it has been charged that the Austrian submarines are in some instances furnished by Germany and in others are officered and manned by the German navy. Such a situation, it is being pointed out, amounts to practically a defeat of the submarine negotiations with Germany. Furthermore, the impasse in the Lusitania negotiations becomes a factor in the situation.

Must Be One Law.

It is admitted that the United States scarcely can request Austria to conduct submarine warfare in its relation to the rights of neutrals in a manner different from that permitted to Germany.

Germany has admitted her obligation not to sink liners without giving warning and making provision for the safety of passengers and crew providing there was no resistance. So far no agreement has been reached as to the exact meaning of the word liners. The Germans hold it applicable to vessels carrying passengers alone and plying between certain points on regular schedules. The state department's view has been that the terms include any merchant ship belonging to a regular steamship line, but no issue has been made of the differing interpretations because Germany has undertaken to use such precautions as may be consistent with the use of the submarine as to warning merchantmen as to insure the safety of passengers and crew provided these are not a part of the military establishment of the enemy.

Broader Demand.

The demand of the United States upon Austria in connection with the Ancona case is broader than any German admission, being based upon the contention that international law, The Hague conventions and the declaration of London all require warning before sinking a vessel, and insurance of the safety of the passengers and crew. Even when the vessel is of belligerent ownership. The Austrian government has not admitted any such obligations and recent events in the Mediterranean indicate that submarine commanders are sinking merchantmen without warning and without inquiry as to whether they carry neutral passengers. So far no explanation beyond that of military necessity has been offered.

Unless the expected note from that government should amount to a sudden and total severance of diplomatic relations, it is expected in official quarters that the Austrian foreign office will seek to justify its methods, perhaps adopting one of the original German contentions in the Lusitania case, that the appearance of the submarine as a weapon of war has introduced new problems and not only justified but demanded a departure from the old rules.

SOCIETY.

Foremost among the pleasant affairs of Christmas week was the dance given Tuesday night, December 28, at Mayes' hall by the Newberry German club. The music, furnished by Wherry's orchestra, was exceptionally good and the floor of the hall in perfect condition. Dancing was enjoyed until 12 o'clock, when refreshments were served. Then once more dancing was resumed and continued until the "wee sma' hours of the morning." The dance was led by Mr. Frazier Evans with Miss Woodie Bowman.

Those participating were Miss Pauline Gilder with Mr. Furman Longshore, Miss Florence Bowman and Mr. Wetts Fant, Miss Sarah Houseal and Mr. Joan Goggans, Miss May Reid and Mr. Guy Brown, Miss Blanche Smith and Mr. Richard Floyd, Miss Margaret Burton and Mrs. F. E. Hipp, Miss Kate Summer and Mr. J. N. Martin, Miss Mary Frances Pool and Mr. R. F. Wright, Miss Sarah Fant and Mr. Ned Purcell, Miss Oetie Griffin and Mr. C. M. Dennis, Miss Trent Keitt and Mr. Chalmers Brown, Miss Goode Burton and Mr. Robt. Pool, Miss Kathryn Harms and Mr. Ollie Brown, Miss Margaret McIntosh and Mr. E. H. Spearman, Miss Mildred Evans and Mr. Hanksy, Miss Ethel Bowers and Mr. Raymond Fellers, Miss Rhea Joyner and Mr. John Kinard, Miss Walker and Mr. Jas. Crotwell, Miss Wilder with Mr. Alfred Matthews. Stags, Messrs. Sam Crotwell, O. B. Mayer, Jr., Dave Caldwell, Wm. Cappleman, Clarence Davis, Nicholas Holmes, Will Wright and G. R. Smith.

Chaperones, Mr. and Mrs. John B. Mayes, Mr. and Mrs. J. E. Norwood, Mr. and Mrs. Everett Evans, Mrs. J. B. Joyner, Mr. H. H. Evans, Mr. and Mrs. Johnson.

Miss Cornelia Mayer entertained most charmingly Tuesday afternoon in honor of her guest, Miss Clara Connor.

The beautiful colonial home of Dr. Mayer was most attractive with its Christmas decorations and the beautiful scene within presented quite a contrast to the gloomy weather without.

Rook was the chosen form of entertainment for the afternoon, and six tables were arranged for. After a number of games had been played a most delicious sweet course was served. Among those sharing the pleasures of the occasion were Misses Margaret Burton, Rusalee Summer, Marian Jones, Kitty Coke Smith, Jeanie Wheeler, Mary Dunn, Kitty Mayes, Sadie Fant and Messrs. Dick Floyd, Frank Wright, J. N. Martin, Robt. Houseal, Gus Houseal, Jack Smith, Stemple, Dutch McLean, Benjie Mayes, Jessie Mayes, Charles Barr, Joan Kinard, Jr., Benedict Mayer.

Miss Marguerite Matthews gave a pleasant dance and Christmas party combined Tuesday evening. Automobiles carried the guests out to her beautiful suburban home, where a most enjoyable evening was furnished the guests.

Those present were Bertha Gallman, Sophie Nell Crotwell, Selma Crotwell, Sarah May Haynes, Annie Hunter, Anna Coe Keitt, Cora Ewart, Dutch Fant, Marguerite Matthews, Lucy Dunn, Azilee Parr, Mildred Purcell, Mary Frances Cannon, Frances Houseal, Nancy Fox, Roberta Mann, and Marion Blease, Ferd Scurry, Harry Summer, Tinney Davis, John Floyd, Clarke Floyd, Ernest Digby, Drayton Nance, Joe Norwood, Clifton Coleman, Foster Smith, Forrest Crotwell and John Higgins.

Miss Dutch Fant entertained a number of her friends Monday morning with a dinner party. The table was beautiful with decorations suggestive of the Christmas season and a most sumptuous course dinner was served to the following guests: Rhea Joyner, Marguerite Spearman, Marguerite Matthews, Mildred Purcell, Janie McHowie, Harriet Mayer, Azilee Parr, Nancy Fox, Cora Ewart and Sarah Davis.

Mrs. J. B. Hunter gave a beautiful and unique party at her home on Main street Tuesday afternoon for her niece, Miss Janie McHowie. Just after the arrival of the guests a contest was en-

THE IDLER.

Good bye, old 1915. In some respects I am not sorry you are going to leave us right now. You were a mighty hard year. Anyhow, I am going to wipe you off my slate. And I am going to wipe off all hatreds and bad feelings and animosities, that is if any one has any against me. I never did have nothing against anybody myself. I reckon that is good grammar and good English. If it isn't Prof. Setzler will have to excuse me this one time and I will try to get my lesson better next time. Let us all start the new year with a clean slate and a new pencil and look to the future with hope and at the same time do the best we can all the time. It is good to be an optimist and a dreamer, but the trouble is you never have anything. You never saw a real good and beautiful dreamer in your life who ever had a penny. They are all as poor as the famous Job's turkey, but all the same they get a whole lot out of life by dreaming about the things they are going to have some time in the near future, and I reckon they get their pleasure in the pursuit rather than in the possession. That used to be a great subject for the debating societies in the country—Was there more pleasure in the possession than in the pursuit? It all depends. I am one of those who believe that happiness is within. It all rests with the individual. If he is stingy and mean and selfish he can not be happy though he may try to fool himself into that belief. But he really does not know the real and true meaning of the word.

And this reminds me of a little paragraph I read the other day which runs something like this:

"No man ever accomplished anything worth while in this world whose thoughts are employed in the consideration of things he can do to the other fellow. The man who thinks of things to do for the other fellow is the one whose memory is kept

entered into to discover the most skillful drawer of Santa Claus. There the guests were invited into a room where there was arranged a large spider web in the center of which were cones containing the fortunes and pinned on the toes of stockings filled with Christmas sweets. Each guest was given a string of the web and untangled it to find her fortune. Then Miss Janie McHowie recited "The Night Before Christmas," and when she came to the word "there arose such a clatter" a loud noise was heard in the parlor and when the folding doors were thrown open a veritable Christmas snow scene was presented, with Santa Claus in the midst. Little Everett Hunter represented Santa Claus and was seated in a white sleigh with three white reindeer. In one corner of the room was a white Christmas tree frosted and lighted with myriads of sparklers and with a gift for each guest upon it. As the presents were distributed each one read her fortune. After this the guests were invited into the dining room, where a delicious sweet course was served.

Those enjoying this delightful entertainment were Misses Marguerite Matthews, Selma Crotwell, Sophie Nell Crotwell, Bertha Gallman, Sarah May Haynes, Annie Hunter, Anna Coe Keitt, Caro Edwart, Julia Summer, Dutch Fant, Marguerite Spearman, Lucy Dunn, Azilee Parr, Mildred Purcell, Mary Frances Cannon, Frances Houseal, Elizabeth Greneker, Grace Wilbur, Sarah Davis, Grace Summer, Harriet Mayer, Nancy Fox, Roberta Mann, Mary Klettner, Mary Kibler and Rhea Joyner.

The Ladies Aid society of the Lutheran church gave one of its very pleasant social meetings Tuesday afternoon. Mrs. J. H. Harms was hostess and gave all the guests a most delightful afternoon.

One of the interesting social events scheduled for this week is a silver tea to be given by the Jasper chapter, D. A. R., at the residence of Mr. and Mrs. W. H. Hunt.

Miss Mary Dunn gave a delightful party Monday evening in honor of her cousins, the Messrs. Dunn of Camden, S. C. Progressive rook was played and most delicious refreshments served.

green."

The man who thinks of something to do for the other fellow is the one whose memory is kept green, but he is the one who is really happy, however much the other fellow may try to fool himself into the belief that he is happy.

And that reminds me of a sentence I saw quoted somewhere, and I think credited to Bishop Denny of the Methodist church, which reads like this: "Tell me the things you remember and I will tell you the kind of man you are." Well, now, just as Bishop Denny says, there is a whole lot of truth. You know there are some people you meet who will remember the unpleasant and unkind things and the things that are disagreeable, and they seem never to think for a moment of the pleasant and nice things, and then there are those who do think always of the nice things and are all the time saying nice things and they must think nice and clean all the time.

But all I wanted to do this time was to say good-bye and au revoir to old 1915, and may all the years that are to come be better and pleasanter, and all that, to all the people of this great land of ours.

[Well, Christmas came and I hung up my stock as I said I would, but old Santa passed me up, and I didn't get even a "lim" in mine, but I am not pouting or grouchy, because I am glad that I had a stock to hang up, and other little children were made happy. Why, I used to hang up my stock on New Year's eve, but I am not going to do that this year. I am almost ashamed to say it, but fact is I didn't get but one remembrance all this Christmas time and that was a nice little Christmas card with all good wishes from the paragon of the State, and I appreciate that and want to return to him the same sentiment. I know that these people who read my stuff every week appreciate it and are benefited thereby, and they don't mean anything by not telling me, and I am glad to be able to serve them. When so fine a paragraph as that fellow on the State thinks enough of my stuff to send me a card I know it has some thing in it worth while, and I am made bold to tell you that I am going to continue to write for the old Herald and News, if the editor will print it. I am glad for this beautiful balmy weather and for the fact that no one was killed in Newberry during this time of peace and good will and that all the merchants had a good trade and that the people had the money to spend and that they spent it. And that everybody feels good and that all of us will start on the new year with a buoyant spirit and that the farmers are planting grain and that they are going to raise cattle and hogs and not play the fool by planting all cotton because the price went up a little the past fall and made it possible for them and all the rest of us to feel like living. Again, good bye, old 1915, may 1916 bring better things for all of us and may we find the end better than the beginning.

THE IDLER.

Card of Thanks.

We wish through these columns to express our heartfelt thanks and appreciation to all our friends for the many kindnesses and courtesies shown us during the last illness and death of our wife and mother. We are grateful beyond expression, and may God greatly reward you. Gratefully,

J. L. C. Davenport and Children.

City Officers Chosen.

City council met Tuesday night and elected the following officers for the ensuing year:

City clerk and treasurer, John W. Chapman.

Superintendent of streets, Jos. W. Werts.

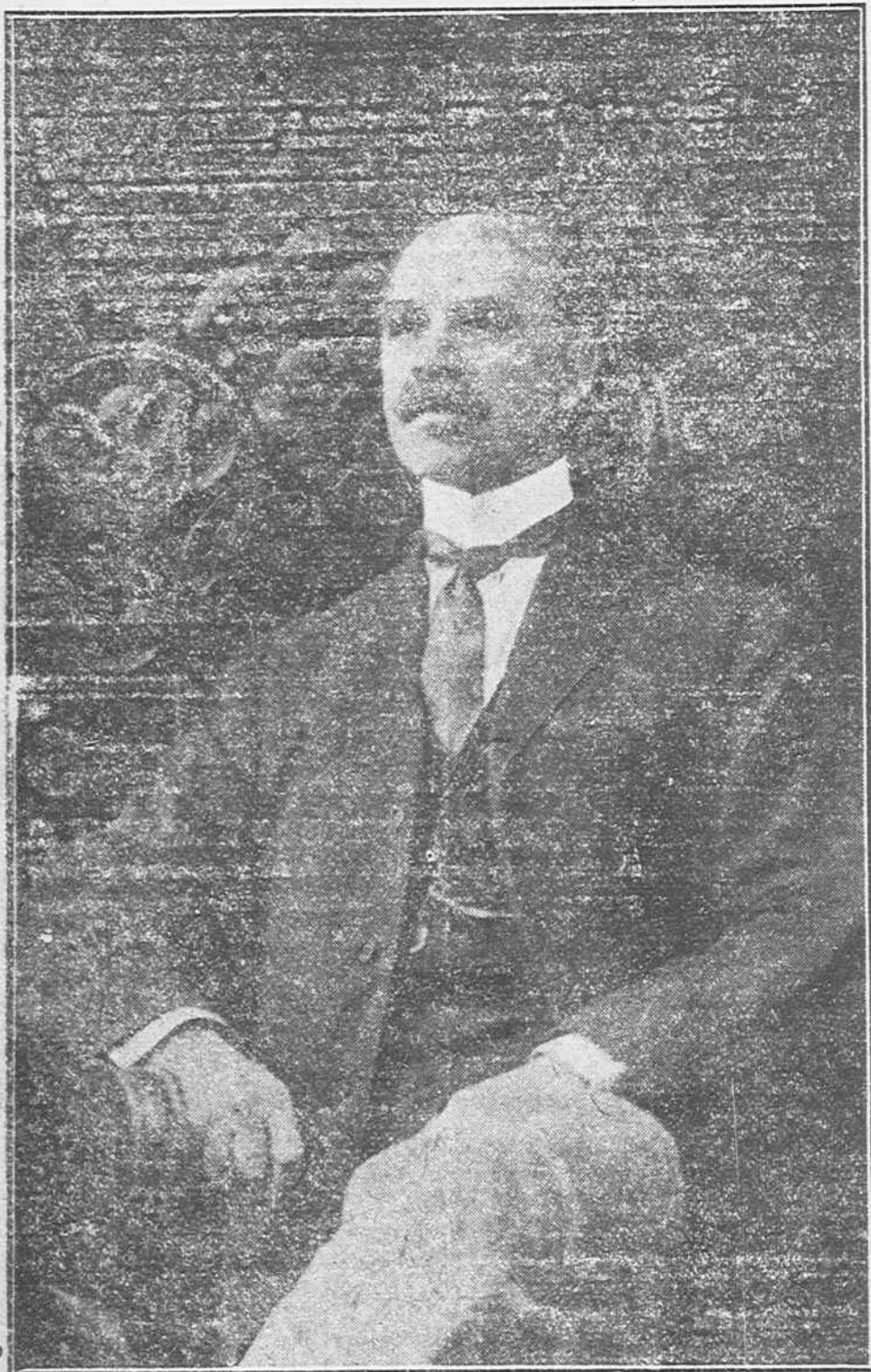
Chief of police, E. L. Rodelsperger.

Policemen—H. O. Stone, H. D. Whitaker, John P. Livingston and G. W. Connelly for the city, and Geo. Y. Dickert and Rome Franklin for the Mollo-

non and Newberry mill villages, respectively.

Boineest-Lominick.

On Tuesday, the 28th, Miss Willeeze Boineest, daughter of Mr. and Mrs. W. Bowman Boineest of the St. Paul community, was married to Mr. Horace Lominick, the Rev. Y. von A. Riser officiating.



money to all the customers of the bank at a rate less than 8 per cent is refreshing and encouraging, and we believe will be of great benefit to his bank, and will cause it to make more money than it has ever made before.

Mr. John M. Kinard, the president of the Commercial bank, has made a success of the institution over which he presides, and he has given a lot of study in recent years to the subject of credits, and we believe it is a true boast of the bank that it has never lost a note, except a small one, and that one could have been collected by suit, but it is against the policy of the bank also to sue any one if it can possibly be avoided, and up to this time, during the twenty years of the life of the bank, it has loaned many thousands of dollars and has never yet had to sue to collect a note, except one note, and that was afterwards collected.

You may rest assured that Mr. Kinard is all the time looking after the interests of the bank, but in doing so he also thinks of the interest of the patrons of the bank, because it is by conserving their interests that he can gain their support and by it make the success which the bank has attained. Mr. Kinard makes the announcement that he is going to lend money to all the patrons of the Commercial bank at the rate of 7 per cent. That means a saving of one per cent or about 12 1/2 per cent, in the interest the patrons of the bank have been paying heretofore.

Mr. Kinard sees great possibilities in the development of this section, if he only conserve our own resources and make the proper use of the advantages. And in this he is helped by helping to do this he will help to build up the business of the bank.

Mr. Kinard is an optimist and really is not such a difficult matter for a man to be an optimist who has made money, and who is connected with an institution that is prospering, but all the same it is refreshing and pleasant now and again to meet up with and talk to a man who sees the bright side of things, and who can see the ray of the future, and who does not let the whole old world is on the demerit bow wows. Even a poor country editor, especially at the prospect

of the patrons of the bank, especially the borrowers, will be pleased. He replied:

"I believe, Mr. Editor, that the prospects for the future are the brightest since I have been in the banking business. I believe we are entering upon a wonderful era of prosperity, provided, of course, that our people will conserve and preserve their resources and reduce the cotton acreage even from last year's planting, and diversify their crops in every way. They must also enter heartily and co-operatively into the spirit that is already possessing so many of our people with reference to stock raising. If this is done nothing can keep this section of our country from going forward in leaps and bounds financially, and it will only be a few years before we will have the most independent and the most dependable section of this whole country.

"In order to do what we can as a bank," said Mr. Kinard, speaking of the encouragement and help which he proposed for his banking institution to play in this development in our immediate section, "and manifesting our keen appreciation for the excellent support and hearty co-operation that the people of Newberry county have extended to us, we propose, during the coming year, to strike down, in so far as we can, and are able, that monster detriment to the advancement of so many people—credit—by furnishing the customers of our bank who are able to give us bankable paper, sufficient funds to economically administer their affairs upon a cash basis. And we propose to let our customers have this money at the rate of 7 per cent in order to encourage them to get on an economic basis, this being a saving in the beginning of 12 1/2 per cent of what they have been paying for money. They will not only save this, but on account of being able to pay cash for what they buy, they will save from 25 to 40 per cent in addition, as will readily appear to any man who has considered the matter for a moment. This rate will not apply to any particular class of our customers, but to all alike.

"I have given this matter of credits," said Mr. Kinard, "a great deal of thought recently, and I am convinced that by the carrying out of this plan it will mean comfort and ultimate independence to our customers."